

LOAN FUND BOARD OF IRELAND.

THIRTY-NINTH
ANNUAL REPORT

OF THE

COMMISSIONERS

OF THE

LOAN FUND BOARD OF IRELAND,

PURSUANT TO THE ACT 6 & 7 VICT., CAP. 91,

FOR 1876.

Presented to both Houses of Parliament by Command of Her Majesty.



DUBLIN:

PRINTED BY ALEXANDER THOM, 87 & 88, ABBEY-STREET,
PRINTER TO HER MAJESTY'S MOST EXCELLENT MAJESTY.
FOR HER MAJESTY'S STATIONERY OFFICE.

1877.

[C.—1704.] Price 2½d.

CONTENTS.

REPORT:	Page
Table showing Summary of the Operations in Ireland in 1876,	3
Table showing Progress of the System exhibited in the Board's Reports to Parliament,	4
APPENDIX A:	
No. 1. Synoptical Table, exhibiting the Operations of the Loan Fund system in each County during the year 1876,	5
No. 2. Statement of Accounts of Loan Funds during the year ending 31st December, 1876,	10
No. 3. Statement as to Societies dissolved by order of the Loan Fund Board,	16
No. 4. Return of Inspections by Board's Officer during 1876,	18
APPENDIX B:	
No. 1. Report of the Committee of Audit on the Note and Debitumme Issue and Board's Expenditure for the year 1876,	18
No. 2. Statement of Ordinary Income and Expenditure of the Board for the years 1875 and 1876,	20
APPENDIX C:	
List of Loan Fund Board, and attendance of its Members during the year 1876,	20

THIRTY-NINTH ANNUAL REPORT

OF THE

COMMISSIONERS OF THE LOAN FUND BOARD OF IRELAND.

In conformity with their prior Reports, the Loan Fund Board submit the following Summary of the Operations of Loan Funds in Ireland during the past Year:—

Counties.	Number of Counties.	Amount Circulated during the Year 1876.	Number of Loans in 1876.	Gross Profit.	Interest on Capital, Expenses of Management, Bad Debts, and Loss on Sales.	Net Loss.	Net Profit.
Antrim, . . .	1	£ 11,530	1,507	£ s. d. 280 11 8	£ s. d. 255 0 9	£ s. d. —	£ s. d. 51 16 0
Armagh, . . .	—	—	—	—	—	—	—
Carlow, . . .	—	—	—	—	—	—	—
Cavan, . . .	1	14,381	1,997	318 0 8	235 7 11	—	80 18 9
Clare, . . .	1	1,350	471	50 8 11	81 0 10	22 6 11	—
Cork, . . .	8	21,374	5,050	644 19 1	481 14 0	6 12 0	160 17 2
Down, . . .	5	43,740	7,942	1,390 7 6	1,117 6 10	—	273 0 6
Donegal, . . .	—	—	—	—	—	—	—
Dublin, . . .	—	—	—	—	—	—	—
Fermanagh, . . .	6	76,811	11,176	2,025 11 19	1,497 7 3	—	528 4 1
Galway, . . .	1	740	242	20 4 1	37 7 2	—	2 8 11
Kerry, . . .	—	—	—	—	—	—	—
Kildare, . . .	2	5,619	1,125	235 18 2	233 5 10	—	9 12 4
Kilkenny, . . .	4	4,522	2,045	389 19 1	182 5 0	6 11 0	34 6 8
King's, . . .	2	10,417	5,098	876 11 0	388 0 4	0 11 4	14 13 0
Leitrim, . . .	1	3,976	965	89 18 10	91 15 8	1 10 10	—
Limerick, . . .	5	33,150	4,431	559 9 1	403 5 2	1 10 11	79 14 10
Londonderry, . . .	2	23,420	5,201	913 6 0	809 5 5	—	103 1 4
Longford, . . .	1	6,377	1,815	242 4 7	182 2 0	—	60 1 10
Louth, . . .	—	—	—	—	—	—	—
Mayo, . . .	—	—	—	—	—	—	—
Meath, . . .	1	9,333	1,394	161 19 6	142 0 3	—	19 19 1
Monaghan, . . .	1	761	—	16 11 1	54 7 6	—	—
Queen's, . . .	8	66,415	10,194	1,449 3 6	1,285 15 3	—	228 8 2
Roscommon, . . .	1	11,428	2,216	343 17 11	283 10 3	—	59 18 8
Sligo, . . .	3	10,449	4,465	617 16 0	508 15 6	—	108 12 3
Tipperary, . . .	7	60,719	15,090	1,342 16 0	1,452 7 7	10 19 6	209 7 11
Tyrone, . . .	11	82,078	14,195	2,679 11 0	2,460 13 1	16 0 9	219 18 9
Waterford, . . .	1	6,811	1,416	235 5 1	295 19 11	—	19 5 2
Westmeath, . . .	2	9,407	3,249	295 18 11	271 17 8	23 16 0	44 17 8
Wexford, . . .	3	10,860	2,780	308 2 2	289 14 2	55 8 5	43 16 5
Wicklow, . . .	4	6,434	1,435	263 4 8	232 16 7	8 1 11	35 0 8
Total, . . .	53	617,010	102,503	15,757 2 4	13,944 2 4	172 16 4	2,606 15 1

The following Table shows the comparative operations of Loan Funds from the period of the Board's First Report:—

Years.	—	No. of Securities Transferred Annual Amount	Amount Capitalised.	Total Distribution.	Number of Loans issued, or of Flotage advanced.	Total Number of Loans and Flotage.	Net Profit applicable to Security and Reserve Funds.	Total Profit.
			£	£			£	£
1838	In the Returns of these years the Loan Funds and Monte de Piété were not separately classified.	50	—	189,525	—	188,525	—	2,547
1839		125	—	519,475	—	519,475	—	11,947
1840		215	—	1,154,046	—	653,750	—	13,477
1841	Loan Funds, 325 Monte de Piété, 8	375	{ 1,435,335 61,935 }	1,500,533	{ 411,303 501,408 }	762,711	{ 14,553 — }	14,553
1842	Loan Funds, 560 Monte de Piété, 7	567	{ 1,697,571 46,103 }	1,735,607	{ 488,702 293,983 }	782,685	{ 18,307 — }	18,307
1843	Loan Funds, 595 Monte de Piété, 7	605	{ 1,659,083 39,878 }	1,651,541	{ 493,570 178,328 }	660,598	{ 14,149 — }	14,149
1844	Loan Funds, 599 Monte de Piété, 4	593	{ 1,792,018 5,901 }	1,798,719	{ 488,287 45,622 }	533,910	{ 5,349 59 }	5,407
1845	Loan Funds, 553 Monte de Piété, 5	558	{ 1,807,437 13,599 }	1,870,597	{ 507,339 83,325 }	590,664	{ 2,915 87 }	3,702
1846	Loan Funds, 520 Monte de Piété, 5	525	{ 1,778,207 8,134 }	1,778,261	{ 479,291 45,732 }	519,083	{ 8,338 72 }	8,464
1847	Loan Funds, 528 Monte de Piété, 4	532	{ 863,047 3,408 }	867,115	{ 231,101 21,559 }	252,661	{ — — }	—
1848	Loan Funds, 317 Monte de Piété, 1	318	{ 717,565 1,869 }	719,134	{ 190,407 10,948 }	201,355	{ — — }	—
1849	Loan Funds, 180 Monte de Piété, 1	181	{ 648,354 1,393 }	651,397	{ 175,675 0,439 }	186,125	{ 761 28 }	789
1850	Loan Funds, 133 Monte de Piété, 1	133	{ 622,734 1,335 }	624,033	{ 185,335 8,960 }	197,334	{ 1,584 19 }	1,599
1851	Loan Funds, 123 Monte de Piété, 1	124	{ 712,078 1,523 }	713,585	{ 191,050 2,861 }	204,911	{ 2,502 — }	2,502
1852	Loan Funds, 113 Monte de Piété, 1	114	{ 729,056 1,436 }	730,505	{ 191,570 0,401 }	191,971	{ 5,002 14 }	5,076
1853	Loan Funds, 113 Monte de Piété, 1	113	{ 842,853 1,325 }	844,031	{ 210,622 7,754 }	218,376	{ 6,878 5 }	6,883
1854	Loan Funds,*	115	—	870,024	—	209,917	0,258	7,253
1855	Loan Funds,	116	—	885,591	—	208,031	7,324	8,587
1856	Loan Funds,	115	—	917,590	—	208,420	5,875	6,527
1857	Loan Funds,	111	—	920,543	—	204,364	7,220	7,814
1858	Loan Funds,	111	—	899,170	—	205,360	6,716	7,459
1859	Loan Funds,	119	—	930,217	—	201,267	6,523	6,769
1860	Loan Funds,	118	—	917,737	—	198,555	5,727	6,393
1861	Loan Funds,	109	—	896,774	—	182,607	5,114	5,582
1862	Loan Funds,	105	—	719,420	—	163,297	3,264	3,660
1863	Loan Funds,	104	—	692,951	—	155,087	1,868	2,075
1864	Loan Funds,	98	—	636,261	—	147,810	1,648	1,924
1865	Loan Funds,	97	—	615,796	—	141,631	1,637	1,818
1866	Loan Funds,	94	—	597,491	—	134,447	1,545	1,716
1867	Loan Funds,	93	—	582,216	—	130,628	2,708	3,108
1868	Loan Funds,	96	—	581,437	—	130,674	3,048	3,395
1869	Loan Funds,	98	—	595,493	—	115,922	2,897	3,218
1870	Loan Funds,	98	—	593,422	—	121,678	2,830	3,144
1871	Loan Funds,	81	—	542,295	—	115,095	2,019	2,916
1872	Loan Funds,	78	—	524,821	—	108,728	2,772	3,081
1873	Loan Funds,	80	—	520,714	—	106,198	2,076	2,916
1874	Loan Funds,	82	—	535,948	—	107,173	2,617	2,987
1875	Loan Funds,	81	—	517,556	—	103,860	2,915	2,795
1876	Loan Funds,	62	—	517,016	—	102,639	2,487	2,696

* From 1855 Monte de Piété ceased to exist connected with Loan Funds.
From the gross amount of yearly net profits by the 44th section of the Loan Fund Act, one-tenth of that amount was required to be applied annually in a reserve fund for the security of the Debenture holders.

The number of Loan Funds in 1876 on Board's Register was 82, being 1 more than in the preceding year.

The circulation of Loan Funds throughout the country connected with the Board in 1876 amounted to £517,010; it fell short of that of the preceding year by the sum of £349.

The capital of Loan Funds actually working in 1876 amounted to £140,175; it fell short of that of the preceding year by the sum of £2,703.

The number of loans made in 1876 was 102,639; it fell short of that of the preceding year by 1,321.

The number of Notes sold by the Board in 1876, at 2d. each, was 102,900; it fell short of that of the preceding year by 5,500.

The produce of the sale of Notes in 1876 was £857 10s.; showing a decrease, as compared with that of 1875, of £45 16s. 8d.

The number of Debentures sold in 1876 by the Board, at 1s. each, was 149; the produce of the sale of which was £7 9s. There was a decrease in the number sold, as compared with 1875, of 26, and in the produce of the sale, of £1 6s.

The Gross Profits derived by Local Societies from Discount, Fines, Sale of Application Papers and Cards, in 1876, amounted to £15,737 2s. 4d.; they exceeded the amount derived from the same sources in 1875 by £48 8s. 9d.

The amount of Fines (one of the above-named items) in 1876 was £3,788 17s. 5d.; showing an increase, as compared with the same item in 1875, of £209 10s. 3d.

The amount of Surplus Profits applied to charitable or useful purposes in the several localities of Loan Funds, in 1876, was £2,140 18s. 10d.; showing an increase of such grants in that year, as compared with 1875, of £706 11s. 3d.

The Board's Income in 1876, derived from ordinary sources of Revenue, was—

Sale of Notes, Debentures, and Cards,	£865	5	2
Interest on Funds invested in Government Stock,	99	5	8
Total,	£964	10	10

The Ordinary Income of 1876 fell short of that of the preceding year by the sum of £33 0s. 2d.

The Board's Expenditure in 1876 was £830 9s.; it exceeded that of 1875 by the sum of £11 10s. 10½d., caused by increase of Income Tax on Salaries of Board's Officers, and also of law costs.

The total Income from above-mentioned sources being	£964	10	10
The total Expenditure	830	9	0
Excess of Income over Expenditure	£134	1	10

It is to be observed that the decrease in Board's income necessarily follows the decrease in the operations of Loan Funds for many years past, as will be seen by the following table :—

Amount of Loan Fund Circulation throughout Ireland from the year 1843, the date of passing of Act 6 & 7 Vic., cap. 91, to 1876:

1843	.	.	.	.	.	.	.	£1,681,841
1844	.	.	.	.	.	.	.	1,708,719
1845	.	.	.	.	.	.	.	1,870,337
1846	.	.	.	.	.	.	.	1,778,691
1847	.	.	.	.	.	.	.	867,115
1848	.	.	.	.	.	.	.	719,134
1849	.	.	.	.	.	.	.	651,327
1850	.	.	.	.	.	.	.	664,052
1851	.	.	.	.	.	.	.	713,685
1852	.	.	.	.	.	.	.	740,506
1853	.	.	.	.	.	.	.	844,011
1854	.	.	.	.	.	.	.	870,024
1855	.	.	.	.	.	.	.	883,321
1856	.	.	.	.	.	.	.	917,686
1857	.	.	.	.	.	.	.	929,653
1858	.	.	.	.	.	.	.	930,170
1859	.	.	.	.	.	.	.	936,217
1860	.	.	.	.	.	.	.	917,737
1861	.	.	.	.	.	.	.	826,774
1862	.	.	.	.	.	.	.	719,400
1863	.	.	.	.	.	.	.	692,951
1864	.	.	.	.	.	.	.	636,331
1865	.	.	.	.	.	.	.	615,786
1866	.	.	.	.	.	.	.	597,491
1867	.	.	.	.	.	.	.	582,216
1868	.	.	.	.	.	.	.	581,437
1869	.	.	.	.	.	.	.	586,468
1870	.	.	.	.	.	.	.	565,422
1871	.	.	.	.	.	.	.	542,295
1872	.	.	.	.	.	.	.	524,321
1873	.	.	.	.	.	.	.	520,714
1874	.	.	.	.	.	.	.	523,048
1875	.	.	.	.	.	.	.	517,359
1876	.	.	.	.	.	.	.	517,010

The falling-off in the circulation of Loan Funds in the course of 33 years from the commencement of the Institution in 1843 to the end of 1876,

Amounts to no less than £1,164,831

The most remarkable diminution in the circulation of Loan Funds was—

From the year 1845, when it amounted to . . . £1,870,337

To the year 1847, when it fell to 867,115

So that a falling-off of upwards of One Million sterling may be fairly attributed to the famine year in 1845, and its results, largely increased mortality and extensive emigration, in the two succeeding years.

The diminution in the circulation of Loan Funds in the past quarter of a century to the lowest amount it reached, in 1876, which was £517,010, may be attributed partly to alteration for the better in the circumstances of that portion of the industrious agricultural

poor of Ireland which constituted the borrower class of Loan Funds ; but largely it must be ascribed to the practice which has been adopted by the Branch Banks throughout the country to a large extent, issuing loans so low as £10, and even £5, to borrowers of the class of small farmers and dealers on a small scale, who could only heretofore get loans of such small amounts from Loan Funds.

(Signed)

ERNE, K.P.

BELMORE, K.C.M.G.

TALBOT DE MALAHIDE.

W. H. F. COGAN, P.C., M.P.

JAMES POWER, Bart.

RICHARD R. WINGFIELD, J.P.

JOHN LENTAIGNE, C.B.

T. MAXWELL HUTTON, J.P.

PATRICK SWEETMAN, J.P.

WALTER SWEETMAN, J.P.

THOMAS HINCKES, A.M., *Archdeacon*.

(Countersigned)

RICHARD ROBERT MADDEN, *Secretary*.

SYNOPSIS TABLE, exhibiting the Operations of the

Counties.	Number of Branches existing in 1876.	Amount of Capital to be Accounted for on 31st December, 1876.	Amount of Capital Working on 31st December, 1876.	Total Amount Owing in 1876.	Number of Loans Issued in 1876.	Sum in Borrowment based on 31st December, 1876, exclusive of 3rd Debt.	Sum in Transfers based on 31st December, 1876.	Amount of Dividend received in 1876.	Amount of Fines received in 1876.
		£	£	£		£ s. d.	£ s. d.	£ s. d.	£ s. d.
Antrim, . . .	1	4,684	4,467	11,699	1,507	3,165 12 0	1,566 6 8	194 18 8	38 2 7
Annagh, . . .	—	—	—	—	—	—	—	—	—
Carlow, . . .	—	—	—	—	—	—	—	—	—
Cavan, . . .	1	4,032	4,047	14,364	1,367	5,612 4 0	437 3 11	239 14 8	65 9 0
Clare, . . .	1	588	587	1,976	471	454 5 0	131 4 10	49 3 7	6 0 10
Cork, . . .	8	6,110	5,985	21,974	5,059	4,771 8 0	1,514 15 4	409 11 8	190 9 2
Donegal, . . .	5	12,981	12,797	43,740	7,942	12,675 9 0	786 11 0	997 10 6	314 18 6
Down, . . .	—	—	—	—	—	—	—	—	—
Dublin, . . .	—	—	—	—	—	—	—	—	—
Fermanagh, . . .	6	19,267	18,654	76,211	11,178	18,910 0 0	1,240 9 1	1,034 11 4	366 10 8
Galway, . . .	1	711	537	746	242	338 4 0	363 8 9	18 12 0	4 2 6
Kerry, . . .	—	—	—	—	—	—	—	—	—
Kildare, . . .	2	1,514	1,492	5,619	1,122	1,273 11 0	227 1 9	162 10 8	61 5 1
Kilkenny, . . .	4	1,822	1,908	8,622	2,025	1,638 10 0	282 10 6	111 4 0	86 1 2
King's, . . .	2	2,425	2,409	10,417	2,002	2,216 2 0	99 17 11	219 7 10	132 19 10
Lake, . . .	1	1,064	1,060	3,274	949	1,036 8 0	25 17 9	66 4 8	15 10 6
Limerick, . . .	6	7,419	7,227	23,159	4,631	5,040 0 0	2,274 6 3	372 17 1	110 18 7
Londonderry, . . .	2	7,616	7,421	29,429	5,261	7,266 15 0	—	643 14 0	227 18 3
Longford, . . .	1	2,134	2,084	6,977	1,313	2,668 8 0	94 11 7	191 10 1	29 18 3
Louth, . . .	—	—	—	—	—	—	—	—	—
Mayo, . . .	—	—	—	—	—	—	—	—	—
Monaghan, . . .	1	1,354	1,350	6,233	1,304	1,285 0 0	45 9 2	103 17 8	47 13 1
Monaghan, . . .	1	761	—	751	—	—	—	10 10 11	—
Queen's, . . .	8	11,826	11,334	46,410	10,914	11,189 2 0	644 18 6	864 5 0	441 4 5
Roscommon, . . .	1	2,421	3,373	11,428	2,216	3,405 3 0	—	296 18 8	64 3 0
Sligo, . . .	3	4,997	4,809	19,449	4,465	4,815 9 0	98 13 8	422 13 8	137 2 0
Tipperary, . . .	7	16,753	15,562	60,719	15,090	16,843 11 0	678 7 1	1,274 1 2	526 18 11
Tyrosne, . . .	11	24,324	23,604	82,076	16,196	23,126 17 0	1,148 18 8	2,008 10 7	530 9 10
Waterford, . . .	1	1,667	1,462	6,811	1,416	1,396 15 0	269 0 4	113 10 4	26 8 3
Westmeath, . . .	2	2,627	2,516	9,497	2,219	2,450 2 0	81 8 7	206 1 9	64 13 0
Wexford, . . .	3	3,745	3,241	16,280	2,780	2,183 7 0	544 5 2	210 6 5	124 13 6
Wicklow, . . .	4	1,879	1,864	6,434	1,425	1,674 13 0	200 2 2	175 7 8	74 0 6
Totals, . . .	82	144,449	140,175	517,010	102,639	130,657 15 0	12,794 7 2	10,586 11 8	3,788 17 5

(A) No. 1.

Loan Fund System during the Year 1875.

Grants & Loans, the Total Amount received for Disbursements, &c., and Grants or Applications Payable, in 1875.	Total Paid in Disbursements during 1875.	Number of Public Services supplied.	Total Expenses of Management, &c., including Salaries or Wages and Loss on Sales, during 1875.	Amount of Interest paid for Capital.	Number of Borrowings during 1875.	Net Loss of 1875, after Payment of Interest and all Expenses, and deducting any Real Estate.	Net Profit of 1875, after Payment of Interest, and all Expenses, and deducting any Real Estate.	Amount of Real Estate charged to Credit in 1875.	Amount actually expended for Charitable or useful Local Purposes in 1875.
£ s. d. 295 11 3	£ s. d. 205 0 0	2	£ s. d. 255 0 9	£ s. d. —	—	£ s. d. —	£ s. d. 31 10 6	£ s. d. —	£ s. d. 100 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
318 6 8	113 0 0	3	134 7 10	101 0 1	11	—	82 18 9	—	—
29 2 11	42 0 0	1	51 9 10	30 0 0	8	23 6 11	—	—	—
644 19 1	276 15 0	14	335 0 3	56 14 6	31	0 12 9	163 17 2	—	18 0 0
1,309 7 4	509 19 3	12	717 4 2	460 2 8	149	—	273 0 0	—	594 15 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
2,025 11 10	648 0 0	19	790 10 10	631 4 5	105	—	557 9 1	15 12 0	427 0 0
29 4 1	20 0 0	1	25 11 8	0 13 6	—	—	2 3 11	—	20 0 0
—	—	—	—	—	—	—	—	—	—
235 18 2	121 0 6	5	187 14 0	57 11 10	8	—	0 12 4	10 0 0	14 3 0
209 19 1	99 10 0	7	135 5 11	49 19 10	13	6 11 0	34 6 8	—	34 3 9
376 11 9	226 16 0	8	226 16 4	66 3 0	13	6 11 4	14 12 9	6 1 0	—
89 18 10	50 0 0	2	56 0 8	30 15 0	11	1 16 10	—	2 0 0	—
539 9 1	544 4 0	13	423 10 8	63 11 0	9	4 10 11	76 14 10	7 5 0	25 0 0
913 6 9	443 14 8	7	567 4 0	207 10 5	41	—	113 1 4	45 11 0	160 0 0
242 4 7	96 0 0	3	111 8 4	70 14 5	15	—	60 1 10	—	20 0 0
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
161 10 6	70 0 0	2	84 10 5	57 10 0	8	—	19 10 1	—	—
16 11 1	—	—	49 9 0	4 18 6	—	—	—	—	20 0 0
1,442 3 6	885 11 0	17	736 12 10	443 3 5	59	—	238 8 8	15 19 0	115 17 11
342 17 11	144 0 0	5	189 14 8	93 4 7	18	—	59 18 8	—	—
617 10 9	274 0 0	10	335 2 9	174 12 9	45	—	118 12 3	—	20 0 0
1,942 18 0	856 3 5	25	1,090 5 0	372 1 7	69	19 19 6	500 7 11	—	274 0 0
3,570 11 0	1,221 15 0	31	1,539 6 1	990 7 0	174	16 0 9	219 18 9	4 0 0	157 4 0
225 5 1	120 0 0	2	149 14 8	48 5 3	11	—	19 5 2	8 0 0	26 0 0
225 18 11	195 0 0	5	219 10 10	52 6 10	19	20 18 0	44 17 3	—	35 0 0
368 2 2	229 15 0	6	298 14 11	89 5 5	24	65 8 5	45 16 5	5 14 0	48 15 2
263 4 8	148 10 0	11	188 4 10	67 11 9	45	8 1 11	38 9 8	—	40 15 0
15,737 2 4	7,951 0 10	219	6,976 12 2	4,151 10 1	516	172 16 4	2,886 15 1	118 0 0	2,148 18 10

(A) No. 2.

31st December, 1876, as rendered to the LOAN FUND BOARD.

would up; those placed in CARRIES have been closed, by order of the Board, on account of irregularities in the Management.

Gross Profit, or Total Amount received for Interest, Fines, and Costs, as Applicable Pages, 16, 20.	Total Paid as Salaries or Wages during 1876.	Number of Paid Persons employed.	Total Expenses of Management, including Salaries or Wages and Loss on Notes in 1876.	Amount of Interest paid for Capital.	Number of Depositors receiving interest.	Net Loss of 1876, or after payment of Interest and Expenses, and, deducting any other debts.	Net Profit of 1876, or after payment of Interest and Expenses, and, deducting any other debts.	Amount of Bad Debts charged to Stock in 1876.	Amount actually Expended for Charitable Purposes in 1876.	HOODMAN OR TERRACORD.
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
200 11 3	605 0 0	3	305 0 0	—	—	—	31 10 6	—	100 0 0	James Graham, Esq.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
120 6 6	310 0 0	3	124 7 30	101 0 1	11	—	62 16 9	—	—	Robt. J. Connelley, Esq., &c.
50 2 11	40 0 0	1	11 0 10	30 0 0	3	80 6 11	—	—	—	Fras. Monney, Esq., &c.
26 1 4	60 10 0	0	25 12 2	—	—	—	2 0 2	—	4 0 0	J. P. McDonnell, Esq.
27 12 11	20 0 0	1	28 4 0	—	—	—	5 11 11	—	—	Mr. James B. Scott
111 0 0	28 14 0	0	54 0 11	44 28 11	0	—	12 7 3	—	—	Miss Catherine Travers
180 10 1	69 8 0	2	67 10 6	47 0 0	10	—	68 8 7	—	—	Very Rev. H. E. Canon Donnelly, &c.
104 10 2	80 6 0	4	143 28 11	—	—	—	50 12 2	—	—	H. G. Fryer, Esq.
22 11 2	6 0 0	1	0 6 10	4 17 7	5	—	2 0 2	—	4 0 0	J. W. W. Nelson, Esq.
18 0 2	8 12 0	1	18 13 12	—	4	0 12 2	—	—	—	Very Rev. P. D. O'Regan, &c.
50 12 5	60 0 0	1	42 12 0	—	—	—	10 1 3	—	10 0 0	E. W. Aldworth, Esq.
644 18 1	270 15 0	14	352 0 3	35 14 6	21	0 12 2	163 17 2	—	18 0 0	
512 18 11	105 0 0	3	123 1 9	101 20 0	22	—	52 8 2	—	—	John Doherty, Esq.
430 16 2	120 0 0	2	80 8 11	145 22 2	45	—	63 10 0	—	65 0 0	Rev. John Connolly.
314 8 5	54 0 0	0	268 15 7	11 0 2	8	—	87 2 7	—	450 0 0	J. B. Hayes, Esq., &c.
339 5 6	78 33 3	5	197 5 7	129 16 5	51	—	30 1 8	—	—	Peckell Irvine, Esq., &c.
291 0 4	115 0 0	2	144 12 4	38 1 22	43	—	11 6 1	—	79 15 0	Major Montgomery.
1,700 7 6	909 12 3	15	717 4 5	480 9 5	148	—	275 0 0	—	304 15 0	
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
874 5 11	307 0 0	6	344 19 7	306 6 30	20	—	310 7 6	13 12 0	325 0 10	W. J. Dundale, Esq., &c.
340 14 1	300 0 0	0	120 19 6	88 6 2	19	—	29 8 5	—	—	John C. Moffitt, Esq.
292 3 2	120 0 0	2	158 3 6	84 5 0	10	—	11 24 9	—	100 0 0	Mr. A. Aden.
215 7 4	80 0 0	3	100 15 11	69 10 2	16	—	26 0 8	—	—	Edward Ashill, Esq., &c.
162 5 2	101 0 0	3	120 15 1	32 14 7	12	—	45 1 0	—	11 0 0	Edward Ashill, Esq., &c.
288 15 2	30 0 0	1	50 15 4	77 1 8	27	—	124 17 2	—	—	J. G. V. Porter, Esq.
5,045 11 10	646 0 0	19	790 20 20	681 4 5	105	—	287 9 1	18 12 0	687 0 0	
—	—	—	—	—	—	—	—	—	—	—
89 4 1	30 0 0	1	26 11 8	0 15 0	—	—	2 8 11	—	20 0 0	Rev. James Carroll.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
255 18 2	221 2 6	6	257 14 0	27 11 10	6	—	0 12 4	10 0 0	14 2 0	Henry Hannon, Esq.
—	—	—	—	—	—	—	—	—	—	Rev. E. W. Hagon.
255 18 2	221 2 6	6	257 14 0	27 11 10	6	—	0 12 4	10 0 0	14 2 0	

APPENDIX (A) No. 2.—Statement of Accounts of Loan Funds for the Year

COUNTY AND NAME OF LOAN FUND.	Amount of Capital in £ or amount for on 1st Dec. 1876.	Of which is held by or interest being Capital advanced or deposited in 1876.	Actual Amount of Capital advanced or deposited on 1st Dec. 1876.	Total Amount advanced in 1876.	Amount loaned in 1876.	Number of Loans advanced in 1876.	Average Amount of each loan.	Amount of the Term of each loan in months or years.	Sum in Borrowers' hands on 1st Dec. 1876, exclusive of 10% Deduct.	Sum in Borrowers' hands on 1st Dec. 1876.	Amount of Dividend received in 1876.	Amount of Dividend received in 1876.
	£	£	£	£	£		£ s. d.	s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
BRIDGEMAN.												
Cotton, . . .	751	305	755	5,77	—	985	3 9 0	1 1	104 0 0	95 19 7	25 17 4	29 5 3
Fiddow, . . .	250	250	250	414	—	159	3 2 6	3 3	72 0 0	147 10 6	5 19 0	5 11 2
Stoneyfield, . . .	100	—	100	707	—	260	3 0 0	1 1	158 6 0	3 14 0	14 18 4	5 14 8
Thorncliffe, . . .	721	536	726	2,359	—	875	3 12 0	1 2	755 10 0	30 5 6	38 10 4	30 0 8
	1,821	591	1,901	9,622	—	2,280	—	—	1,028 10 0	231 10 6	111 4 0	66 1 3
Kent's Co.												
Glaze, . . .	1,143	865	1,158	6,679	3,829	1,775	8 17 8	1 11	1,619 7 0	15 13 11	167 1 10	60 7 0
Tullamore, . . .	1,062	1,062	1,074	3,738	—	1,898	8 2 0	1 0	1,773 15 0	1 4 0	60 8 0	71 12 1
	2,205	1,927	2,232	10,417	3,829	3,673	—	—	3,392 5 0	16 17 11	210 7 10	131 19 10
Lancashire.												
Arncliffe, . . .	1,894	414	1,893	3,974	3,974	548	4 2 6	1 0	1,066 8 0	25 17 6	64 4 8	35 10 8
Leicester.												
Adrian, . . .	1,861	500	942	5,524	1,544	325	5 0 0	1 2	1,026 9 0	5 14 4	37 11 8	10 15 10
Bedford, . . .	974	114	850	2,281	—	589	4 0 0	1 8	698 14 0	120 10 10	51 9 11	32 14 8
Galley, . . .	1,809	1,809	1,802	3,205	840	864	3 0 0	1 10	540 12 0	340 13 4	34 10 6	4 6 0
Lincoln Industrial, . . .	2,051	1,378	1,339	5,048	—	308	4 17 0	4 11	1,014 14 0	368 12 0	84 2 8	18 0 0
Lincoln Free and Jubilee, . . .	2,410	2,410	2,351	7,005	—	1,558	4 9 0	1 0	1,704 9 0	564 9 8	135 19 4	40 15 0
	7,419	6,163	7,447	25,156	2,384	4,931	—	—	6,410 0 0	2374 5 8	272 17 1	110 15 7
Leeds.												
Elms, . . .	2,438	397	2,523	6,430	9,501	1,486	6 6 0	2 3	2,833 17 0	—	220 12 0	80 1 3
Leeds, . . .	4,641	1,838	4,609	10,835	8,863	2,775	5 4 0	1 11	4,894 18 0	—	404 1 10	147 18 7
	7,119	3,589	7,431	29,439	18,364	4,261	—	—	7,728 15 0	—	624 13 0	227 13 3
London.												
Edgewood, . . .	2,154	850	2,054	8,077	5,158	1,812	5 5 0	1 8	2,068 6 0	64 11 7	111 10 1	39 18 2
Leominster.												
Leominster, . . .	—	—	—	—	—	—	—	—	—	—	—	—
Leven.												
Leven, . . .	—	—	—	—	—	—	—	—	—	—	—	—
Levens.												
Levens, . . .	1,254	204	1,250	6,283	—	1,204	4 15 0	1 3	1,285 0 0	45 9 2	105 17 8	47 10 1
Levensham.												
Levensham, . . .	701	—	701	—	—	—	—	—	—	—	10 10 11	—
Levensham Co.												
Alkborough, . . .	1,452	455	1,460	5,595	3,565	1,877	4 5 0	2 0	1,892 19 0	61 11 3	134 2 4	33 1 0
Dorset, (New), . . .	1,916	369	1,901	5,669	4,938	1,727	3 15 0	1 6	1,797 1 0	116 5 10	131 18 10	77 8 11
Haythorpe, . . .	1,866	360	1,610	5,663	—	1,763	3 8 0	1 8	1,818 11 0	330 13 10	92 4 4	75 12 7
Haythorpe, . . .	1,809	171	1,787	5,508	—	1,663	4 5 0	1 0	1,807 1 0	—	150 19 8	66 0 8
Heathfield, . . .	2,060	475	2,054	6,718	—	1,605	5 20 0	1 3	1,847 8 0	77 13 4	145 13 0	51 1 1
Northampton, . . .	1,852	309	1,850	6,087	—	1,806	4 5 0	0 30	1,889 8 0	—	118 9 0	106 14 2
Truro, . . .	1,012	613	998	4,185	—	962	4 3 0	1 0	569 18 0	23 13 3	69 14 4	45 0 2
	11,850	5,081	11,724	40,615	8,438	10,914	—	—	13,389 0 0	644 12 8	654 8 6	661 4 8
Levensham.												
Levensham, . . .	5,611	1,521	3,373	11,428	7,796	2,310	4 15 0	1 5	2,405 0 0	—	390 18 8	64 8 0
Levensham Co.												
Levensham, . . .	1,759	679	1,758	8,023	—	1,045	4 5 0	1 1	1,686 2 0	60 15 8	133 17 8	53 0 1
Levensham, . . .	1,654	598	1,650	5,235	4,787	1,608	4 12 0	1 11	1,692 0 0	10 2 2	140 15 3	46 5 8
Levensham, . . .	1,834	244	1,834	6,185	2,077	1,425	4 7 0	1 0	1,613 7 0	16 10 1	142 0 2	47 18 5
	4,997	1,521	4,999	19,447	6,754	4,668	—	—	4,996 9 0	96 13 8	429 15 8	157 8 0

* Widened.

ending 31st December, 1876, as rendered to the LOAN FUND BOARD—continued.

Grain Profit, being the Total Amount received for Grain, Flour, and Cattle, and Appropriation Expenses, in 1876	Total Paid as Grain, Flour, and Cattle, in 1876	Number of Tons of Grain, Flour, and Cattle, in 1876	Total Expenses of Management, including Grain, Flour, and Cattle, in 1876	Amount of Grain, Flour, and Cattle, in 1876	Number of Tons of Grain, Flour, and Cattle, in 1876	Net Loss of 1876 (if any) after payment of interest on all advances, and deducting any Profit before	Net Profit of 1876 (if any) after payment of interest on all advances, and deducting any Profit before	Amount of Total Deficit charged to Stock in 1876	Amount actually Expended for Grain, Flour, and Cattle, in 1876	MEMORANDUM OF TRANSACTIONS
£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.	
80 1 8	42 0 0	4	26 15 4	10 11 5	5	—	38 10 1	—	26 8 9	M. R. Wolf, Esq.
10 0 8	30 0 0	7	24 11 4	—	—	0 11 0	—	—	—	John Haden, Esq.
83 13 11	24 10 0	2	33 8 0	6 3 2	1	—	0 9 4	—	—	Mrs. Sarah Flood.
81 2 10	33 0 0	2	49 10 2	21 19 8	7	—	13 14 8	—	14 0 0	Van Arsdale, Teacher.
209 19 1	89 10 0	—	120 5 11	49 19 10	13	0 11 0	34 8 5	—	34 0 0	
227 10 8	159 10 0	4	174 0 0	60 9 0	13	0 11 4	—	3 4 6	—	Lucia Goodbody, Esq.
130 1 1	87 4 0	4	181 10 4	—	—	—	14 13 0	3 17 0	—	Richard Wills, Esq.
375 11 8	285 14 0	8	266 10 4	66 8 0	11	4 11 4	14 13 9	4 1 6	—	
89 18 10	80 0 0	2	86 0 8	33 12 0	11	1 19 10	—	2 0 0	—	Mr. James Reynolds.
91 9 4	39 0 0	2	45 10 3	25 11 6	0	—	19 8 7	7 3 0	—	Rev. James Sullivan.
60 1 7	45 0 0	9	50 12 6	37 9 0	2	4 10 11	—	—	25 0 0	Rev. John Johnson.
61 9 8	48 0 0	3	58 7 8	—	—	—	2 15 4	—	—	John S. Mearns, Esq.
123 7 11	112 4 0	8	153 7 1	—	1	—	0 0 10	—	—	Very Rev. Dr. Carty, &c.
106 7 9	100 0 0	3	143 11 8	—	—	—	54 16 1	—	—	Edward Pitt, Esq.
509 9 1	244 4 0	13	423 10 0	62 11 0	9	4 19 11	70 14 10	7 8 0	40 0 0	
228 10 2	147 0 0	3	178 8 0	75 19 2	18	—	75 12 0	—	70 0 0	Robert H. Doffing, Esq.
503 7 7	240 14 5	4	268 10 0	131 11 3	20	—	27 9 4	45 11 9	70 0 0	J. J. Joyce, Esq.
912 6 9	445 14 8	7	547 4 0	297 19 8	41	—	118 1 4	49 11 0	145 0 0	
242 4 7	00 0 0	2	242 8 4	70 14 5	12	—	60 1 10	—	29 0 0	Rev. W. H. Egan.
—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—
161 10 6	70 0 0	2	84 10 0	57 10 0	8	—	19 10 1	—	—	Thomas Hadden, Esq.
15 11 1	—	—	49 9 0	4 10 0	—	—	—	—	20 0 0	Mr. Charles Armstrong.
377 8 4	100 0 0	2	185 8 8	53 9 11	11	—	0 13 0	—	—	John Lyttel, Esq., &c.
377 8 8	25 0 0	2	159 18 1	74 1 3	24	—	47 8 5	5 1 0	20 17 11	E. M. Hurcum, Esq., &c.
377 17 9	80 0 0	2	138 7 4	65 0 0	11	—	24 2 8	0 0 0	—	John Weller, Esq.
529 12 4	77 19 0	3	62 11 1	76 4 3	19	—	61 17 0	—	—	Anthony Finn, Esq.
184 3 5	80 0 0	1	97 12 4	77 10 0	11	—	0 10 1	2 10 0	—	William Roe, Esq.
527 15 8	92 12 0	4	104 12 11	87 0 4	18	—	68 0 9	—	25 0 0	Very Rev. J. Walsley.
119 19 3	60 0 0	3	73 0 6	53 1 8	4	—	22 18 11	—	—	William Edges, Esq.
—	—	—	—	—	—	—	—	—	—	Mr. James Bury.
1,442 5 6	395 11 0	17	715 14 10	445 3 5	29	—	228 8 3	13 10 0	116 17 11	
542 17 11	144 0 0	3	389 14 6	00 4 7	16	—	39 18 8	—	—	John McDermott, Esq.
238 1 11	80 0 0	4	106 0 0	30 11 7	24	—	51 17 10	—	—	Mr. P. E. Colburn.
369 15 8	61 0 0	3	114 14 0	64 11 2	13	—	20 8 0	—	20 0 0	Robert O'Connell, Esq.
203 15 8	95 0 0	5	389 16 0	64 19 0	6	—	11 6 8	—	—	George Leach, Esq.
817 10 0	274 0 0	10	525 2 0	174 12 8	48	—	138 19 8	—	20 0 0	

Statement of Loan Fund Disbursements, by order of the Loan Fund Board of Ireland, during the Year 1947

County.	Name of Loan Fund.	Date of Disbursement.	Name of Officer.	Amount Disbursed.	Particulars as to Disbursement.	Balance.	Interest Paid.	Notes on Disbursement.
				£ s d.		£ s d.	£ s d.	
County, Carlow.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Cork.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Donegal.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Fife.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Galway.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Kerry.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Limerick.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Mayo.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Monaghan.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.
County, Wick.	Sanitary, Keshingbeg.	10th January, 1947.	—	100 0 0	For light, per period.	100 0 0	—	Finally closed.
		10th December, 1946.	—	100 0 0	For light, per period.	100 0 0	—	Do.

APPENDIX (A) No. 4.

RETURN of ISSUES by BOARD'S OFFICE, during the year 1876.

Name of Loan Fund.	Date of Application in 1876.	Date of last preceding Issuance.	Name of Loan Fund.	Date of Application in 1876.	Date of last preceding Issuance.
Antrim, . . .	4th Jan.,	16th Jan., 1875.	Athy, . . .	26th June,	9th Oct., 1875.
Drummaney, . . .	5th Jan.,	20th Jan., 1875.	Thomastown, . . .	27th June,	16th Oct., 1875.
Moville, . . .	25th Jan.,	29th Jan., 1875.	Stoneystown, . . .	28th June,	15th Feb., 1875.
Caldiff, . . .	26th Jan.,	30th Jan., 1875.	Yongstown, . . .	30th June,	11th Oct., 1875.
Carndonagh, . . .	27th Jan.,	2nd Feb., 1875.	Callan, . . .	5th July,	17th Feb., 1875.
Londonderry, . . .	1st Feb.,	4th Jan., 1875.	Limerick Ferry and	11th July,	24th Feb., 1875.
Raphoe, . . .	4th Feb.,	10th May, 1875.	Jubilee, . . .		
Strabane, . . .	9th Feb.,	13th April, 1875.	Limerick Industrial, . . .	12th July,	26th Feb., 1875.
Newtownstewart, . . .	11th Feb.,	6th April, 1875.	Askeaton, . . .	13th July,	27th Feb., 1875.
Lettistown, . . .	17th Feb.,	12th May, 1875.	Millemmalway, . . .	15th July,	32nd Mar., 1875.
Omagh, . . .	26th Feb.,	7th Jan., 1875.	Panorsey, . . .	16th Aug.,	20th April, 1875.
Castlederg, . . .	28th Feb.,	25th April, 1875.	Cashland, . . .	16th Aug.,	31st April, 1875.
Fintona, . . .	1st Mar.,	9th Jan., 1875.	Antrim, . . .	24th Aug.,	4th Jan., 1876.
Drumquin, . . .	3rd Mar.,	7th April, 1875.	Drummaney, . . .	25th Aug.,	5th Jan., 1876.
Dromore, . . .	8th Mar.,	11th Jan., 1875.	Kilrea, . . .	29th Aug.,	16th Jan., 1875.
Renniskillen, . . .	9th Mar.,	4th Jan., 1875.	Kells, . . .	2nd Sept.,	8th July, 1875.
Trillick, . . .	10th Mar.,	14th April, 1875.	Ballyjamesduff, . . .	4th Sept.,	2nd June, 1875.
Lisbellaw, . . .	15th Mar.,	26th May, 1875.	Corranoe (Special), . . .	5th Sept.,	10th July, 1875.
Crisham, . . .	17th Mar.,	27th May, 1875.	Ballybay, (Do. Proposed	14th Sept.,	—
Ivinstown, . . .	22nd Mar.,	18th May, 1875.	Society, . . .		
Kesh, . . .	4th April,	19th May, 1875.	Kanturk, . . .	3rd Oct.,	19th June, 1875.
Lack, . . .	9th April,	20th May, 1875.	Newmarket, . . .	4th Oct.,	21st June, 1875.
Sligo, . . .	18th April,	1st Sept., 1875.	Ferness, . . .	6th Oct.,	24th June, 1875.
Dromeliff, . . .	19th April,	2nd Sept., 1875.	Randon, . . .	16th Oct.,	29th June, 1875.
Bellaghy, . . .	21st April,	4th Sept., 1875.	Kilsale, . . .	11th Oct.,	26th June, 1875.
Annaduff, . . .	25th April,	8th Sept., 1875.	Aglish, . . .	12th Oct.,	33rd June, 1875.
Edgeworthstown, . . .	29th April,	10th Sept., 1875.	Knockmounroe, . . .	14th Oct.,	27th Feb., 1875.
Athlone (Ecclesmen), . . .	3rd May,	14th Sept., 1875.	Ballynagarry, . . .	16th Oct.,	28th Feb., 1875.
St. Mary's, Athlone, . . .	3rd May,	13th Sept., 1875.	Galbally, . . .	18th Oct.,	1st Mar., 1875.
Leighlin, . . .	6th May,	24th Mar., 1875.	Fethard, . . .	27th Oct.,	9th Mar., 1875.
Monia, . . .	10th May,	18th Sept., 1875.	Tipperary, (Special), . . .	4th Nov.,	15th Mar., 1875.
Okeah, . . .	12th May,	17th June, 1875.	Cashel, . . .	7th Nov.,	18th Mar., 1875.
Tullamore, . . .	17th May,	16th June, 1875.	Fiddown, . . .	8th Nov.,	25th Feb., 1875.
Portlinton, . . .	20th May,	5th Mar., 1875.	Cahin, . . .	9th Nov.,	22nd July, 1875.
Abbeyleix, . . .	24th May,	24th July, 1875.	Waterford, . . .	14th Nov.,	6th Oct., 1875.
Mayborough, . . .	26th May,	24th July, 1875.	New Ross Benevolent, . . .	16th Nov.,	30th Sept., 1875.
Timahoe, . . .	27th May,	26th July, 1875.	New Ross National, . . .	20th Nov.,	1st Oct., 1875.
Mountmellick, . . .	30th May,	2nd Mar., 1875.	Baniscorthy, . . .	22nd Nov.,	24th Sept., 1875.
Drover, . . .	1st June,	9th Mar., 1875.	Mayno, . . .	23rd Nov.,	13th Oct., 1875.
Monasth, . . .	6th June,	29th July, 1875.	Killegan, . . .	25th Nov.,	5th July, 1875.
Borrisokane, . . .	12th June,	21st Sept., 1875.	Iman, . . .	27th Nov.,	6th July, 1875.
Banure, No. 2, . . .	13th June,	12th Mar., 1875.	Ballinglass, . . .	28th Nov.,	3rd July, 1875.
Banure, . . .	14th June,	10th Mar., 1875.			

APPENDIX (B) No. 1.

STATE of the COMMISSION of the NOTES and DEBENTURES ISSUED for 1876, and of RECEIPTS from all sources during 1876 year.

The Committee to audit the above met on the 5th day of March, 1877, for that purpose.

Your Committee find that there were . . . 50,000
Notes in Stock on 1st January, 1876.

That on the 31st January, 1876, were ordered, 150,000

Making to be accounted for, . . . 170,000

Of these were issued during 1876, . . . 102,900

Leaving in Stock on 1st January, 1877, . . . 67,100

Your Committee having examined the Stock at date of audit, and taken into account the Notes issued since the 1st January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account, that £857 10s. for the 102,900 Notes issued in 1876 at 2d. each has been duly lodged to your credit at the Bank of Ireland.

Your Committee find that the number of the last Debenture issued in the year 1876 was 16,210

Debiting the number issued to 31st December, 1875, . . . 16,661

It will appear that . . . 149
Debentures were issued during 1876.

It will be seen by the annexed account, that £7 5s. for the 149 Debentures issued at 1s. each, has been duly lodged to the credit of the Board at the Bank of Ireland.

Your Committee find there were . . . 1,477

Deposit Cards in Stock on 1st January, 1876.

Of these were issued during 1876, . . . 148

Leaving in Stock on 1st January, 1877, . . . 1,329

Your Committee having examined the Stock at date of audit, and taken into account the Cards issued since

APPENDIX (B) No. 1.—continued.

the 1st of January last, find the above number were actually in Stock at that date.

It will be seen by the annexed account that 6s. 3d. for the 148 Deposit Cards issued at 3d. each, has been duly lodged to the credit of the Board in the Bank.

Your Committee find the April and October dividends on your Funded Stock have been duly lodged to your credit, amounting to £99 8s. 8d.

These several sums, added to the balance in Bank on 1st January, 1876, give a total of £1,563 17s. 1d.

Your Committee find that drafts to the amount of

£1,280 9s. were signed by the Board, in conformity with your minutes, of which particulars are annexed.

From the total, then, of . . . £1,563 17 1
 Is to be deducted drafts for . . . 1,280 9 0

Which should leave a balance in Bank, on 1st January, 1877, of . . . 283 8 1

Your Committee find that the Bank gives you credit for this balance.

(Signed) JAMES POWER, BART.,
 Chairman.

ACCOUNT OF NOTES AND DEBENTURE AUDIT, AND EXPENDITURE for the Year 1876.

1876:		£	s.	d.	£	s.	d.
Jan. 1,	To Balance in Bank (net),	—	—	—	598	0	3
	Lodgments for Notes, per Secretary,	849	3	4			
	Do. do. direct,	8	6	8			
					857	10	0
	Lodgments for Debentures, per Secretary,	7	9	0			
	Do. do. direct,	—	—	—			
					7	9	0
	Lodgments for Deposit Cards, per Secretary,	0	6	2			
	Do. do. direct,	—	—	—			
					0	6	2
April,	Dividend on Stock of £23,344 3s. 7d., £50 3 3						
	Less Income Tax, 0 8 4						
		49	14	11			
Oct.,	Dividend on Stock of £23,344 3s. 7d., £50 3 4						
	Less Income Tax, 0 12 7						
		49	10	9			
					99	5	8
	Total,	—	—	—	1,563	17	1
	From which deduct year's drafts,	—	—	—	1,280	9	0
					283	8	1
	Balance in Bank on 1st January, 1877,	—	—	—			

AFFIDAVIT OF THE COMMITTEE ON THE GENERAL EXPENDITURE AND PRIZE EXPENSE ACCOUNTS for the Year 1876.

The Committee appointed to audit the General Expenditure and Prize Expense Accounts for 1876, met on the 6th day of March, 1877, for that purpose.

Your Committee report that no balance remained in the hands of Secretary for current Expenses at date of last audit.

Your Committee charged the Secretary with the sum of all Drafts drawn in 1876, making together a sum of £1,280 9s.

Vouchers for all payments, as per the annexed account, were submitted, and having been examined one by one, your Committee have to report the same correct.

The Balance in Secretary's hands, 1st January, 1876, Nil.

Amount of Drafts drawn in 1876, including Draft No. 47,577 for £450 for Investment in Government Stock, 1,280 9 0

Deduct Expenditure as per annexed account, 1,280 9 0

Balance in Secretary's hands, 1st January, 1877, Nil.

ACCOUNT advertised to in the Annexed Report, showing PARTICULARS OF EXPENDITURE.

	£	s.	d.
Salaries of Board's Officers,	730	0	0
Printing Preliminary Notes,	32	18	10
Law Charges,	24	19	8
Inspector's Postage Account,	2	4	6
Petty Expenses,	8	4	4
Income Tax paid for Board's Officers,	8	15	0
Costs for Office,	3	6	6
Government Stock bought in 1876,	450	0	0
Total,	£1,280	9	0

(Signed), T. MAXWELL HUTTON.

APPENDIX (B) No. 2.

Showing ORDINARY INCOME AND EXPENDITURE of the BOARD for 1875 and 1876.

1875.			1876.		
ORDINARY SOURCES OF INCOME.			ORDINARY SOURCES OF INCOME.		
Receipts for Notes and Debentures,	£	s. d.	Receipts for Notes and Debentures,	£	s. d.
Dividends on Stock,	912	5 2	Dividends on Stock,	865	5 2
	35	5 10		79	0 0
	£947 11 0			£944 15 10	
ORDINARY EXPENDITURE.			ORDINARY EXPENDITURE.		
Salaries,	£	s. d.	Salaries,	£	s. d.
Printing,	57	4 10	Printing,	63	18 10
Petty Expenses,	11	2 2½	Petty Expenses,	8	4 4
Inspector's Postage Account,	1	0 0	Inspector's Postage Account,	3	4 8
Extra Inspection Expenses,	—	—	Extra Inspection Expenses,	—	—
Costs for Office,	2	22 0	Costs for Office,	3	0 6
Law Charges,	18	17 2	Law Charges,	25	19 8
	£86 5 14			£99 14 0	
Excess of Ordinary Income over Ordinary Ex-			Excess of Ordinary Income over Ordinary Ex-		
penditure for the year 1875,	£161 2 30½		penditure for the year 1876,	£145 15 10	

APPENDIX (C).

A List of the MEMBERS of the LOAN FUND BOARD, with the dates of their respective Appointments, and the Number of Attendances of each Member at the Meetings of the Board, for the Year ending 31st December, 1876.

N.B.—The Board held 13 Meetings during the Year 1876.

MEMBERS' NAMES.	Dates of Appointment.	No. of Attendances.	MEMBERS' NAMES.	Dates of Appointment.	No. of Attendances.
Sir James Power, Bart., Bt.,	2nd Jan., 1837.	5	The Right Honorable W. H. F.		
James O'Farrell, Esq.,	—	—	Cogan, M.P., J.P.,	12th April, 1860,	5
Rev. Thomas Hincks, A.M.,	16th Feb., 1841.	—	M. F. D'Arcy, Esq., M.P.,	16th Feb., 1871.	—
John Leveque, Esq., C.B.,	"	10	Patrick Sweetman, Esq., J.P.,	"	5
The Right Honorable the Earl	"	—	Henry Alexander Hamilton,	"	—
of Eres, K.P.,	"	—	Esq., J.P.,	"	—
The Right Honorable William	"	—	T. Maxwell Hutton, Esq., J.P.,	"	8
Fowles Tighe,	"	—	Joseph B. O'Reilly, Esq., M.P.,	"	—
Sir John Esmon, Bart., J.P., M.P.,	9th Jan., 1843.	—	Richard Robert Wingfield,	31st Dec., 1875.	3
The Very Rev. Chas. Vignelles,	"	—	Esq., J.P.,	"	—
D.D., Dean of Oswestry,	"	—			
Walter Sweetman, Esq., J.P.,	20th Jan., 1846.	6			
The Right Honorable Lord	"	—			
Talbot de Malahide,	26th Mar., 1854.	2			
The Right Honorable the Earl	"	—	Counsel—Wm. O'Connor Morris,	13th May, 1839.	
of Belmore, K.C.M.G.,	14th April, 1858.	—	Esq., 23, Rutland-square, N.,		
William James Westby, Esq.,	15th June, 1859.	—	Secretary—Rich. Robt. Madden,	19th Mar., 1836.	
B.L.,	"	—	Esq., Dublin Castle,		

The difficulty is manifestly great of obtaining the attendance of a sufficient number of Members to constitute a Board.